

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Mark A Wisniewski Debtor Case No. 17-17598-ref Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Dec 20, 2017 Form ID: 309I Total Noticed: 35

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
                   +Mark A Wisniewski, 11 Whitepine Gulch, Reading, PA 19607-9546
+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
Dec 22, 2017.
db
tr
                    +Bureau of Audit and Enforcement,
smg
                                                                City of Allentown,
                                                                                           435 Hamilton Street,
                      Allentown, PA 18101-1603
                     City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg
                    +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                                  Allentown, PA 18101-2401
smg
                   +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 Ally Financial, 2000 Renaissance Center, Detroit, MI 48243
sma
14011225
                    Bayview Loan Servicing, LLC, P.O. Box 650091, Dallas, TX 75265-0091+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
14011228
                   +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: CBNA, 50 Northwest Point Road,
14011229
                  ++CITIBANK,
                                                                                                    Elk Grove Village, IL 60007)
                    John M. Tinari, III, 11 Whitepine Gulch, Reading, PA 19607-9546
+Synch/American Eagle Dc, P.O. Box 965005, Orlando, FL 32896-5005
14011233
14011236
                    +Toyota Lease Trust, c/o Toyota Motor Credit Corporation,
14016649
                                                                                                   PO Box 9013,
                      Addison, Texas 75001-9013
14019435
                    +Toyota Motor Credit Corporation, as servicer for Toyota Lease Trust,
                      c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mjboyer@bhcb.com Dec 21 2017 01:42:16 MAHLON J. BOYER,
                   Bingaman Hess Coblentz & Bell PC, 2 Meridian Blvd., Suite 100, Wyomissing, PA 19610 +E-mail/Text: robertsl2@dnb.com Dec 21 2017 01:43:45 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:00
smg
                      Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                   Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2017 01:43:58
                                                                                                                   U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 21 2017 01:43:34 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-440 EDI: GMACFS.COM Dec 21 2017 01:38:00 Ally Bank, PO Box 130424, Roseville MN 55113-000
ust
                                                                                                           Philadelphia, PA 19107-4405
                                                                        Ally Bank, PO Box 130424, Roseville Mun S
Ally Financial, Payment Processing Center,
                                                                                          PO Box 130424, Roseville MN 55113-0004
14016830
                     EDI: GMACFS.COM Dec 21 2017 01:38:00
14011224
                     P.O. Box 9001952, Louisville, KY 40290-1952
EDI: BANKAMER.COM Dec 21 2017 01:38:00 Bank
14011226
                                                                           Bank of America, P.O. Box 982238,
                    El Paso, TX 79998
+EDI: TSYS2.COM Dec 21 2017 01:38:00
14011227
                                                                        Barclays Bank Delaware, 100 West Street,
                      Wilmington, DE 19801-5015
                    +EDI: CHASE.COM Dec 21 2017 01:38:00
                                                                        Chase Card, P.O. Box 15298,
14011230
                      Wilmington, DE 19850-5298
14011231
                     EDI: WFNNB.COM Dec 21 2017 01:38:00
                                                                        Comenitycap/Boscovs, P.O. Box 183003,
                      Columbus, OH 43218-3003
                     EDI: DISCOVER.COM Dec 21 2017 01:38:00
                                                                            Discover Financial Services, LLC, P.O. Box 15316,
14011232
                      Wilmington, DE 19850
                     EDI: DISCOVER.COM Dec 21 2017 01:38:00
14018448
                                                                            Discover Bank, Discover Products Inc,
                     PO Box 3025, New Albany Ohio 43054-3025 EDI: AGFINANCE.COM Dec 21 2017 01:38:00
14021885
                                                                              ONEMAIN,
                                                                                           PO BOX 3251,
                      EVANSVILLE, IN. 47731-3251
                    +EDI: AGFINANCE.COM Dec 21 2017 01:38:00
14011234
                                                                             Onemain,
                                                                                           P.O. Box 1010,
                      Evansville, IN 47706-1010
14024396
                     EDI: Q3G.COM Dec 21 2017 01:38:00
                                                                      Quantum3 Group LLC as agent for, MOMA Funding LLC,
                      PO Box 788, Kirkland, WA 98083-0788
                   +EDI: RMSC.COM Dec 21 2017 01:38:00
14011235
                                                                       Syncb/Amazon, P.O. Box 965015,
                   Orlando, FL 32896-5015
+EDI: RMSC.COM Dec 21 2017 01:38:00
14012612
                                                                       Synchrony Bank, c/o PRA Receivables Management, LLC,
                    PO Box 41021, Norfolk, VA 23541-1021
EDI: TFSR.COM Dec 21 2017 01:38:00
14011237
                                                                       Toyota Financial Services, P.O. Box 4102,
                      Carol Stream, IL 60197-4102
14011238
                    +EDI: USAA.COM Dec 21 2017 01:38:00
                                                                       USAA Federal Savings Bank,
                                                                                                            10750 Mcdermott Freeway,
                   San Antonio, TX 78288-1600
+E-mail/Text: bncmail@w-legal.com Dec 21 2017 01:43:43
14021681
                                                                                               USAA Federal Savings Bank,
                   C/O Weinstein & Riley, PS, 2001 Western Ave, Suite 400, +EDI: USAA.COM Dec 21 2017 01:38:00 USAA Savings Bank, 10 San Antonio, TX 78288-1600
                                                                                                     Seattle, WA 98121-3132
14011239
                                                                      USAA Savings Bank, 10750 McDermott,
                                                                                                                       TOTAL: 22
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                   +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
aty*
                      Reading, PA 19606-0410
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Case 17-17598-ref Doc 16 Filed 12/22/17 Entered 12/23/17 01:09:02 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Dec 20, 2017 Form ID: 309I Total Noticed: 35

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trustee13.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Lease Trust KMcDonald@blankrome.com
MAHLON J. BOYER on behalf of Debtor Mark A Wisniewski mjboyer@bhcb.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Case 17-17598-ref Doc 16 Filed 12/22/17 Entered 12/23/17 01:09:02 Desc Imaged

Information to identify the case:						
Debtor 1	Mark A Wisniewski			Social Security number or ITIN xxx-xx-7329		
	First Name	Middle Name	Last Name	EIN		
Debtor 2	First Name	Middle Name	Last Name	Social Security number or ITIN		
(Spouse, if filing)				EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		strict of Pennsylvania	Date case filed for chapter 13 11/8/17			
Case number: 17	7-17598-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Mark A Wisniewski	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	11 Whitepine Gulch Reading, PA 19607	
4.	Debtor's attorney Name and address	MAHLON J. BOYER Bingaman Hess Coblentz & Bell PC 2 Meridian Blvd. Suite 100 Wyomissing, PA 19610	Contact phone 610–374–8377 Email: <u>mjboyer@bhcb.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 12/20/17

For more information, see page 2

Debtor Mark A Wisniewski Case number 17–17598–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 16, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 3/17/18
		Deadline for all creditors to file a proof of clain (except governmental units):	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/7/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might to a proof of claim even if your claim is listed in the schedulest Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim michigant in the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/1/18 at 9:00 AM Madison, 400 Washington Street, Reading PA 19601	ne trustee of \$384.33 per month for 60 months. The M Location:Courtroom 1, Third Floor, The
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you were debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office